

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF NEW YORK**  
**CENTRAL ISLIP DIVISION**

In Re. ROBERT P. RUGGIERO SR

§  
§  
§  
§Case No. 25-70416

Debtor(s)

 Jointly Administered**Monthly Operating Report**

Chapter 11

Reporting Period Ended: 02/28/2025Petition Date: 01/31/2025Months Pending: 1Industry Classification: 

0	0	0	0
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Reporting Method:

Accrual Basis Cash Basis 

Debtor's Full-Time Employees (current):

0

Debtor's Full-Time Employees (as of date of order for relief):

0**Supporting Documentation** (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- Statement of cash receipts and disbursements
- Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- Statement of operations (profit or loss statement)
- Accounts receivable aging
- Postpetition liabilities aging
- Statement of capital assets
- Schedule of payments to professionals
- Schedule of payments to insiders
- All bank statements and bank reconciliations for the reporting period
- Description of the assets sold or transferred and the terms of the sale or transfer

s/Robert Ruggiero Sr

Signature of Responsible Party

04/15/2025

Date

Robert Ruggiero Sr

Printed Name of Responsible Party

11 Linden Street, Selden NY 11784

Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Debtor's Name ROBERT P. RUGGIERO SR

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<b>Part 1: Cash Receipts and Disbursements</b>	<b>Current Month</b>	<b>Cumulative</b>
a. Cash balance beginning of month	\$0	
b. Total receipts (net of transfers between accounts)	\$2,200	\$2,200
c. Total disbursements (net of transfers between accounts)	\$1,229	\$1,229
d. Cash balance end of month (a+b-c)	\$971	
e. Disbursements made by third party for the benefit of the estate	\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)	\$1,229	\$1,229

<b>Part 2: Asset and Liability Status</b> (Not generally applicable to Individual Debtors. See Instructions.)	<b>Current Month</b>
a. Accounts receivable (total net of allowance)	\$0
b. Accounts receivable over 90 days outstanding (net of allowance)	\$0
c. Inventory (Book <input checked="" type="checkbox"/> Market <input type="checkbox"/> Other <input checked="" type="checkbox"/> (attach explanation))	\$0
d. Total current assets	\$2,690,000
e. Total assets	\$2,690,000
f. Postpetition payables (excluding taxes)	\$0
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$0
k. Prepetition secured debt	\$1,214,316
l. Prepetition priority debt	\$1,100,000
m. Prepetition unsecured debt	\$1,854,839
n. Total liabilities (debt) (j+k+l+m)	\$4,169,155
o. Ending equity/net worth (e-n)	\$-1,479,155

<b>Part 3: Assets Sold or Transferred</b>	<b>Current Month</b>	<b>Cumulative</b>
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0

<b>Part 4: Income Statement (Statement of Operations)</b> (Not generally applicable to Individual Debtors. See Instructions.)	<b>Current Month</b>	<b>Cumulative</b>
a. Gross income/sales (net of returns and allowances)	\$0	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c. Gross profit (a-b)	\$0	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$0	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$0	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$0	\$0

Debtor's Name ROBERT P. RUGGIERO SR

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**Part 5: Professional Fees and Expenses**

a.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$0	\$0	\$0	\$0
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i	Richard S Feinsilver	Lead Counsel	\$0	\$0	\$0	\$0
ii		Other	\$0	\$0	\$0	\$0
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Debtor's Name ROBERT P. RUGGIERO SR

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b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative	
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>						
<i>Itemized Breakdown by Firm</i>							
	Firm Name	Role					
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c						
c.	All professional fees and expenses (debtor & committees)					

**Part 6: Postpetition Taxes**

	Current Month	Cumulative
a. Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b. Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c. Postpetition employer payroll taxes accrued	\$0	\$0
d. Postpetition employer payroll taxes paid	\$0	\$0
e. Postpetition property taxes paid	\$0	\$0
f. Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g. Postpetition other taxes paid (local, state, and federal)	\$0	\$0

**Part 7: Questionnaire - During this reporting period:**

a. Were any payments made on prepetition debt? (if yes, see Instructions)	Yes <input type="radio"/>	No <input checked="" type="radio"/>
b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions)	Yes <input type="radio"/>	No <input checked="" type="radio"/>
c. Were any payments made to or on behalf of insiders?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
d. Are you current on postpetition tax return filings?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
e. Are you current on postpetition estimated tax payments?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
f. Were all trust fund taxes remitted on a current basis?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions)	Yes <input type="radio"/>	No <input checked="" type="radio"/>
h. Were all payments made to or on behalf of professionals approved by the court?	Yes <input type="radio"/>	No <input type="radio"/> N/A <input checked="" type="radio"/>
i. Do you have:		
Worker's compensation insurance?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
If yes, are your premiums current?	Yes <input type="radio"/>	No <input type="radio"/> N/A <input checked="" type="radio"/> (if no, see Instructions)
Casualty/property insurance?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
If yes, are your premiums current?	Yes <input checked="" type="radio"/>	No <input type="radio"/> N/A <input type="radio"/> (if no, see Instructions)
General liability insurance?	Yes <input checked="" type="radio"/>	No <input type="radio"/>
If yes, are your premiums current?	Yes <input checked="" type="radio"/>	No <input type="radio"/> N/A <input type="radio"/> (if no, see Instructions)
j. Has a plan of reorganization been filed with the court?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
k. Has a disclosure statement been filed with the court?	Yes <input type="radio"/>	No <input checked="" type="radio"/>
l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930?	Yes <input checked="" type="radio"/>	No <input type="radio"/>

Debtor's Name ROBERT P. RUGGIERO SR

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**Part 8: Individual Chapter 11 Debtors (Only)**

a. Gross income (receipts) from salary and wages	\$0
b. Gross income (receipts) from self-employment	\$0
c. Gross income from all other sources	\$2,200
d. Total income in the reporting period (a+b+c)	\$2,200
e. Payroll deductions	\$0
f. Self-employment related expenses	\$0
g. Living expenses	\$1,229
h. All other expenses	\$0
i. Total expenses in the reporting period (e+f+g+h)	\$1,229
j. Difference between total income and total expenses (d-i)	\$971
k. List the total amount of all postpetition debts that are past due	\$0
l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C. § 101(14A)?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
m. If yes, have you made all Domestic Support Obligation payments?	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input checked="" type="checkbox"/>

**Privacy Act Statement**

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: [http://www.justice.gov/ust/eo/rules\\_regulations/index.htm](http://www.justice.gov/ust/eo/rules_regulations/index.htm). Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

**I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.**

s/Robert P. Ruggiero Sr

Signature of Responsible Party

Debtor

Title

Robert P. Ruggiero Sr

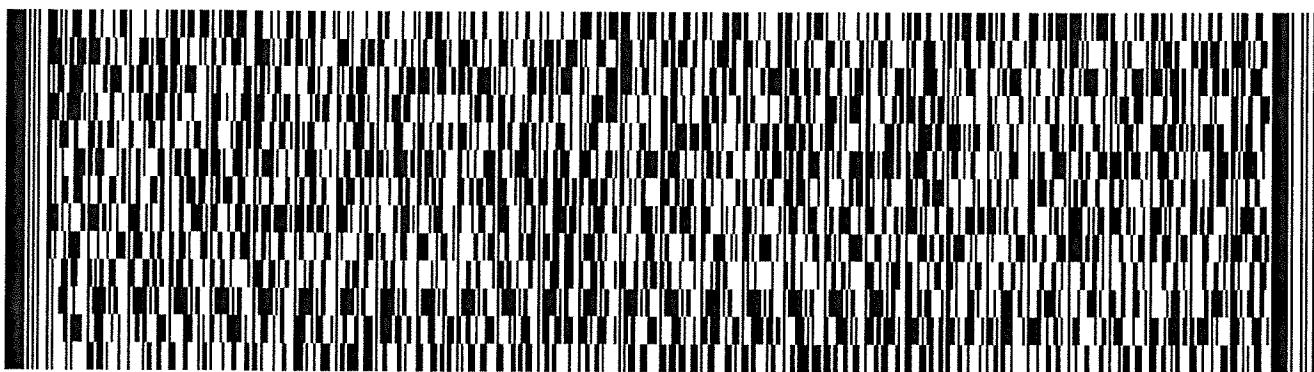
Printed Name of Responsible Party

04/15/2025

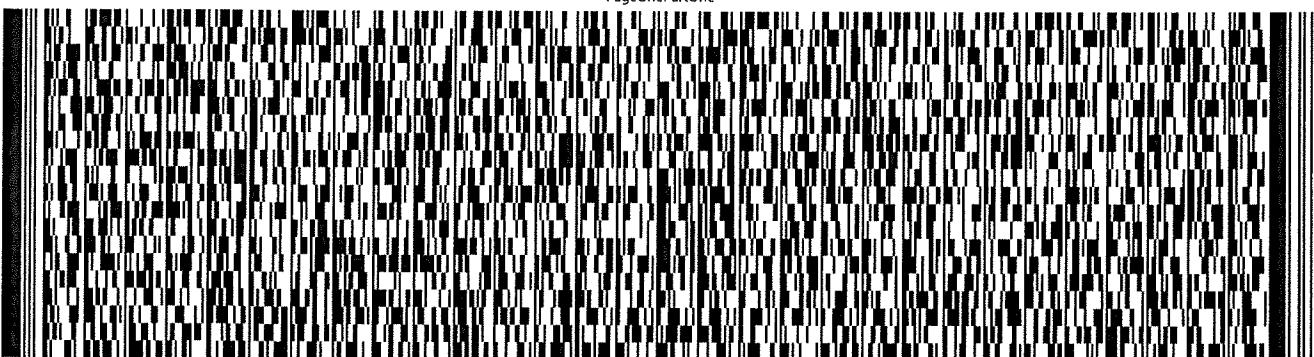
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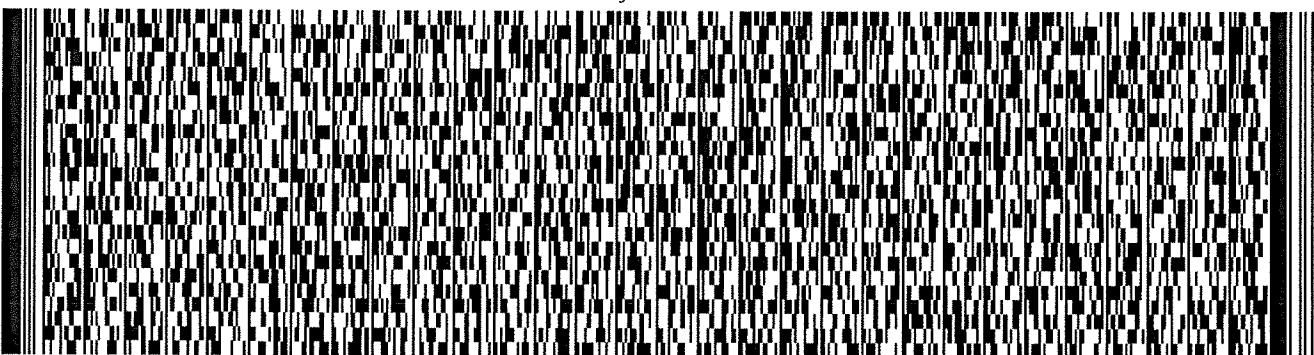
Case No. 25-70416



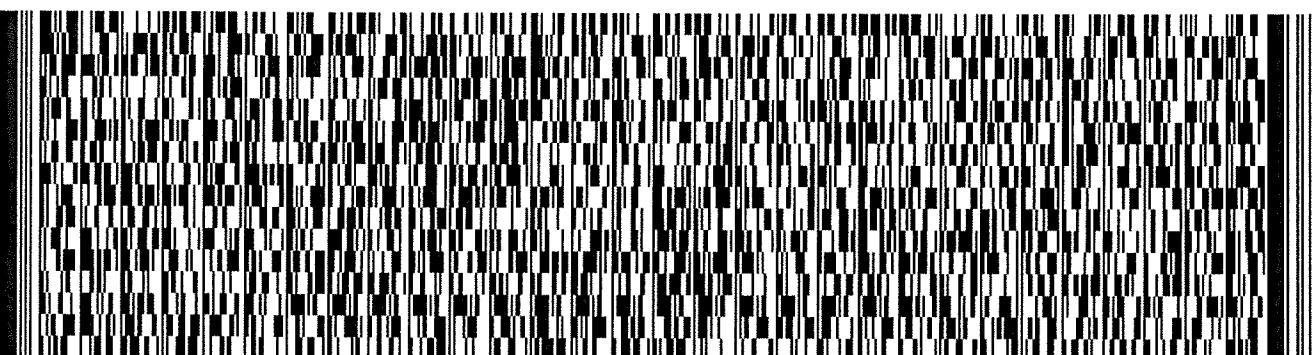
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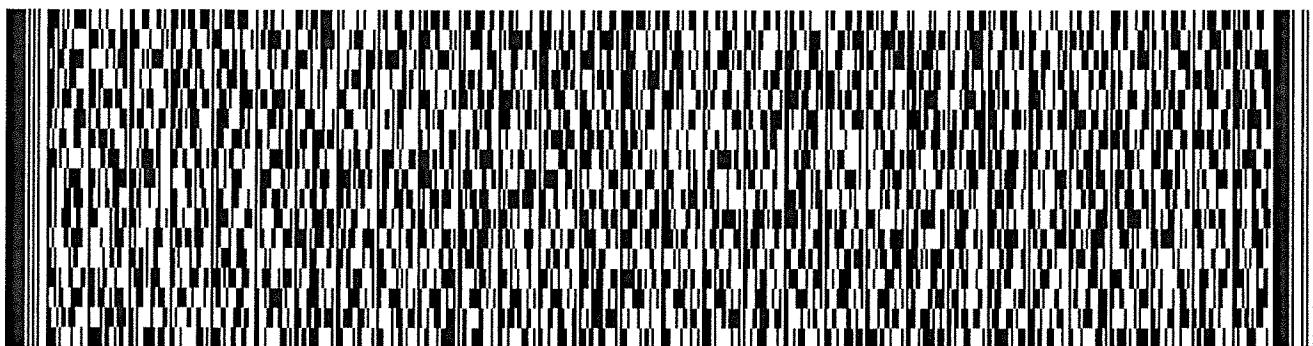
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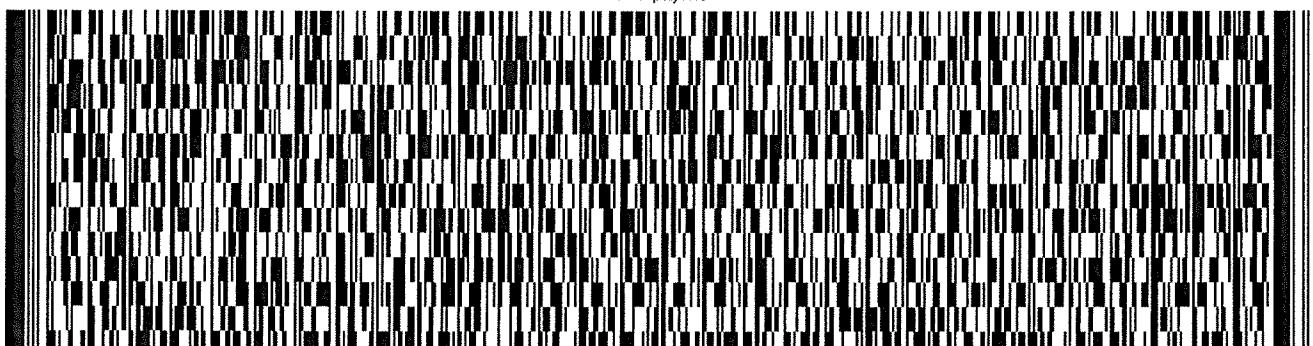
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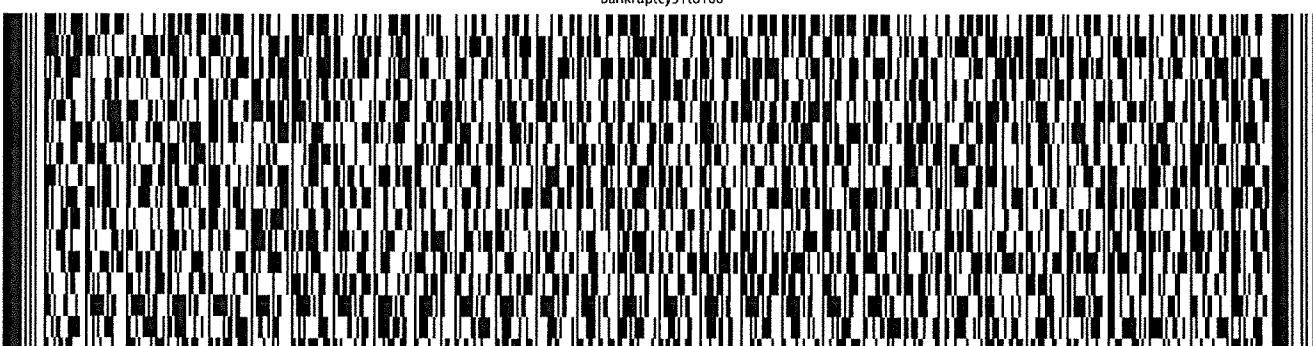
Case No. 25-70416



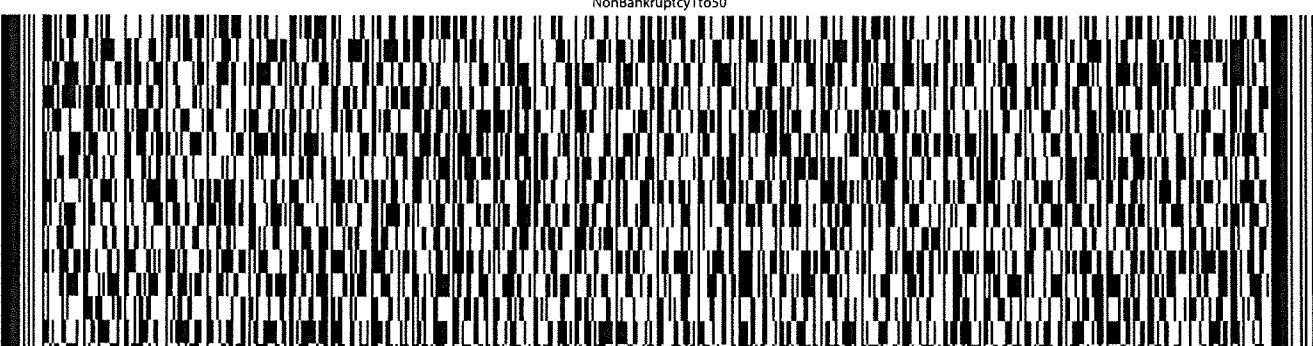
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Bankruptcy51to100



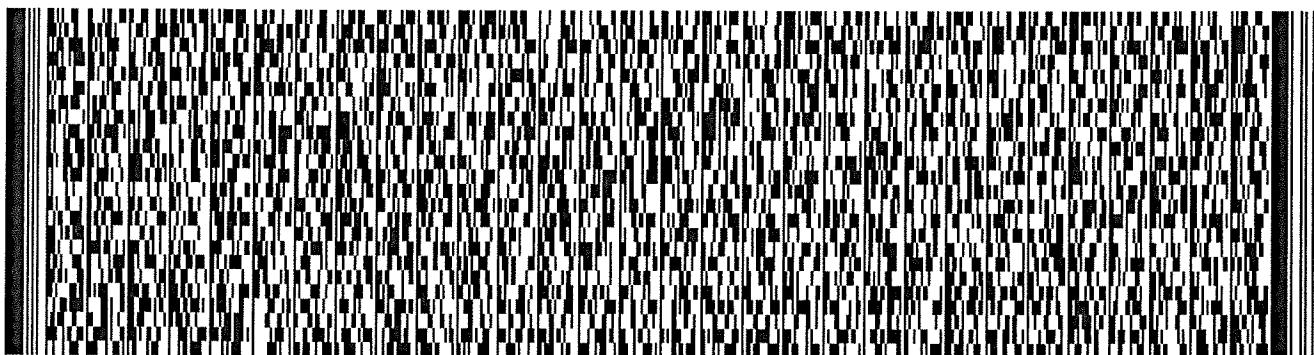
NonBankruptcy1to50



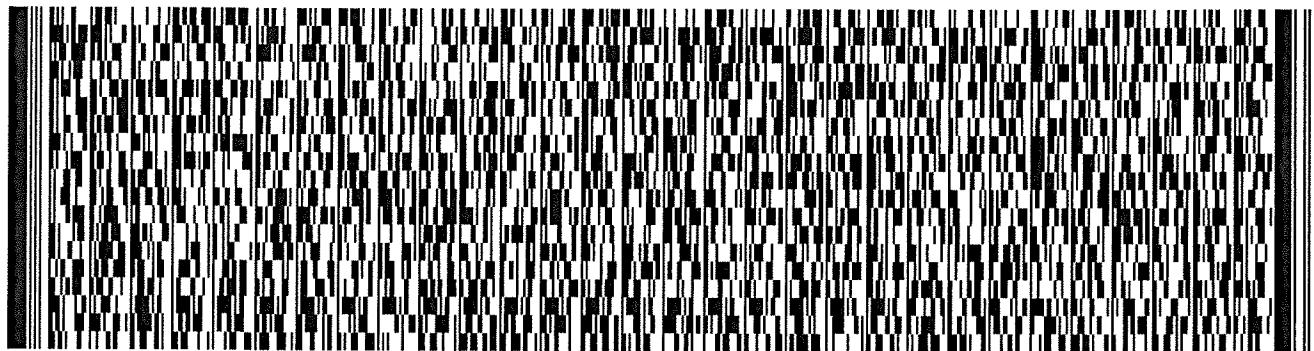
NonBankruptcy51to100

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# Wells Fargo Everyday Checking

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ROBERT P RUGGIERO, SR  
DEBTOR IN POSSESSION  
CH11 CASE #25-70416 (ENY)  
11 LINDEN ST  
SELDEN NY 11784-2801

## Questions?

*Available by phone 24 hours a day, 7 days a week:*  
We accept all relay calls, including 711  
**1-800-TO-WELLS** (1-800-869-3557)  
*En español: 1-877-727-2932*

*Online:* [wellsfargo.com](http://wellsfargo.com)

*Write:* Wells Fargo Bank, N.A. (348)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

### Other Wells Fargo Benefits

File your taxes early to help prevent identity theft

Early filing helps prevent someone else from filing taxes in your name.  
Find other tips at [wellsfargo.com/spottaxscams](http://wellsfargo.com/spottaxscams)

### A new twist on romance scams

Scammers make friends with you on social media, then offer to show you how to invest in crypto.  
Watch for: Promises of big returns, help with downloading a crypto app, or requests to wire money.

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**Statement period activity summary**

Beginning balance on 2/4	\$0.00
Deposits/Additions	2,200.00
Withdrawals/Subtractions	- 1,229.39
Ending balance on 2/28	\$970.61

Account number: 79932 (primary account)

ROBERT P RUGGIERO, SR  
DEBTOR IN POSSESSION  
CH11 CASE #25-70416 (ENY)

NEW York account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 026012881**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/24		eDeposit IN Branch 02/04/25 04:40:45 PM 601 Portion Rd Lake Ronkonkoma NY	200.00		200.00
2/26		eDeposit IN Branch 02/26/25 10:05:20 Am 601 Portion Rd Lake Ronkonkoma NY	2,000.00		2,200.00
2/27		Purchase authorized on 02/26 Lu NY/EZ-Pay 800-454-2201 AZ S465057742821287 Card 4492		26.01	2,173.99
2/28		Recurring Payment authorized on 02/26 Spl*National Grid 800-930-5003 MA S465057733728984 Card 4492		405.95	
2/28		Purchase authorized on 02/27 Aci*Utica National 800-598-8422 NY S305058560616311 Card 4492		730.00	
2/28		Purchase authorized on 02/27 Vivint Inc/US Provo UT S305058767346886 Card 4492		67.43	970.61
<b>Totals</b>			<b>\$2,200.00</b>	<b>\$1,229.39</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/04/2025 - 02/28/2025	Standard monthly service fee \$10.00	You paid \$0.00
We waived the fee this fee period to allow you to meet one of the options to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet one of the options to avoid the monthly service fee.		
How to avoid the monthly service fee		
Have any ONE of the following each fee period	Minimum required	This fee period
<ul style="list-style-type: none"> <li>• Minimum daily balance</li> <li>• Total amount of qualifying electronic deposits</li> <li>• Age of primary account owner</li> <li>• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card</li> </ul>	<ul style="list-style-type: none"> <li>\$500.00</li> <li>\$500.00</li> <li>17 - 24</li> <li>1</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> </ul>
RC/RC		
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## IMPORTANT ACCOUNT INFORMATION

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

### Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan. Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score. Get started at [wellsfargo.com/personalloan](http://wellsfargo.com/personalloan).

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### Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a consumer reporting agency about your accounts
 

Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an Identity Theft report.
- If your account has a negative balance:
 

Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- In case of errors or questions about your electronic transfers:
 

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.
- In case of errors or questions about other transactions (that are not electronic transfers):
 

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
- Early Pay Day information
 

With Early Pay Day, we may make funds from certain eligible direct deposits available for your use up to two days before we receive the funds from your payor. The Bank does not guarantee that any direct deposits will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor. When funds are made available early, this will be reflected in your account's available balance. Direct deposits made available early with Early Pay Day will not increase your account's ending daily balance, and will not count towards applicable options to avoid your account's monthly service fee, until the deposit posts to your account and is no longer pending (e.g., the pay date scheduled by your payor). Determinations about whether we will authorize and pay transactions and assess overdraft fees are based on an account's available balance. For example, using funds added to your available balance by Early Pay Day may lead to a negative ending daily balance showing on your account and statement while your available balance remains positive and no overdraft fees or returned items result. For interest-bearing accounts, interest on your incoming direct deposit will begin accruing on the business day we receive credit for the deposit from your payor's bank. For additional information about Early Pay Day, please refer to your Deposit Account Agreement.

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## Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
  2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
  3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

**ENTER**

A. The ending balance  
shown on your statement. .... \$

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement. \$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
+ \$ \_\_\_\_\_

TOTAL \$ \_\_\_\_\_

#### CALCULATE THE SUBTOTAL

**RECEIVE THE SUBTOTAL  
(Add Parts A and B)**

### SUBTRACT

C. The total outstanding checks and withdrawals from the chart above. . . . . \$

#### **CALCULATE THE ENDING BALANCE**

**2. THE ENDING BALANCE  
(Part A + Part B - Part C)**  
This amount should be the same  
as the current balance shown in  
your check register. .... \$

To download and print additional Account Balance Calculation Worksheets (PDF), enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

